Amendments To Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1. (currently amended) A method for a client to authorize an automated ~~clearance~~ clearing house (ACH) transaction, the method comprising the steps of:

prompting the client to enter authentication credentials to access an online interface to a financial provider network;

a) ~~providing~~ allowing the client to access the online ~~web~~ interface when the authentication credentials are verified ~~to a financial services provider network~~, wherein the online interface enables the client to define ACH transaction parameters including whether the ACH transaction is at least one of one-time, recurring, and scheduled;

b) ~~allowing secure access to the online web interface;~~

c) ~~providing set-up and authorization information;~~

d) ~~accepting set-up and authorization information and criteria; and~~

storing the ACH transaction parameters in a database; and

e) executing an authorized ACH transaction based on the ~~set-up and authorization information~~ ACH transaction parameters, wherein the authorized ACH transaction debits a first account and credits a second account.

2. (currently amended) The method of claim 1, further comprising the steps ~~of~~ of:

f) modifying the ACH transaction parameters to create modified ACH transaction parameters ~~set-up and authorization information and criteria~~;

g) ~~accepting~~ storing the modified ACH transaction parameters in a database ~~client set-up and authorization information and criteria~~; and

h) providing notice of ~~the~~ an executed ACH transaction.

3. (currently amended) The method of claim 2, further comprising the step of providing access to the ACH transaction parameters ~~inputted set-up and authorization information and criteria~~ and ACH transactions history.

Claim 4 (canceled)

5.   (currently amended) The method of claim 1 ~~4~~, wherein the ACH transaction is an ACH-in transaction that electronically transfers client funds from a client account at a third party financial institution to a ~~at least one~~ client account at ~~the~~ a financial service provider.

6.   (currently amended) The method of claim 2, wherein the ~~inputted set up and authorization information and criteria comprises~~ ACH transaction parameters comprise:

a routing number ~~numbers~~ for a client third party financial institution,

~~at least one~~ a client account number at the client third party financial institution and financial service provider; and,

an amount of funds to be transferred between ~~at least one~~ a client account in the client third party financial institution and ~~at least one~~ a client account at the financial service provider ~~provider; and criteria indicating a recurring, non-recurring or one-time ACH transaction~~.

7.   (currently amended) A method for authorizing an automated ~~clearance~~ clearing house (ACH) transaction, the method comprising the steps of:

prompting a client to enter authentication credentials to access an online interface to a financial provider network;

a)   ~~providing an~~ allowing the client to access the online ~~web~~ interface when the authentication credentials are verified ~~on a financial services provider network~~, wherein the online interface enables the client to define ACH transaction parameters including whether the ACH transaction is at least one of one-time, recurring, and scheduled;

~~b)   allowing secure access to the online web interface via the internet;~~

~~c)   receiving authorization information and criteria at the interface;~~

~~d)   accepting and acknowledging the authorization information and criteria;~~

~~e)~~   automatically executing an authorized ACH transaction based on the ~~authorization information~~ ACH transaction parameters.

8.   (currently amended) The method of claim 7, further comprising the steps of:

~~f)~~   notifying the client of the executed ACH transaction.

~~g)~~   enabling modification of the ACH transaction parameters ~~authorization information~~; and

h)   ~~accepting~~ storing and acknowledging the modified ACH transaction parameters ~~authorization information~~.

9.   (currently amended) The method of claim 8, wherein the access to the online ~~web~~ interface is via a computer having a web browser application.

Claim 10 (canceled)

11.   (original) The method of claim 10, wherein the ACH transaction is an ACH-in transaction.

12.   (currently amended) The method of claim 8, wherein the inputted ~~authorization information includes~~ ACH transaction parameters include information selected from the group comprising ~~consisting of~~:

a routing number ~~numbers~~ for a third party financial institution;

an account number at a third party financial institution; and,

an amount of funds to be transferred. ~~transferred; and~~

~~criteria indicating a recurring, non-recurring or one-time ACH transaction.~~

13.   (currently amended) A method for a client to individually set-up and authorize an automated ~~clearance~~ clearing house (ACH) in transaction, the method comprising the steps of:

a)   providing an online ~~web~~ interface on a financial services provider network to enable the client to define ACH-in transaction parameters including whether the ACH-in transaction is at least one of one-time, recurring, and scheduled;

b)   allowing ~~a~~ the client to securely access the online ~~web~~ interface via a client computer having a web browser application;

c)   ~~permitting the client to input authorization information and criteria via the client computer;~~

d)   ~~accepting~~ storing and acknowledging the ~~authorization information and criteria~~ ACH-in transaction parameters;

e)   automatically executing an authorized ACH-in transaction based on the ~~client inputted authorization information and criteria~~ ACH-in transaction parameters to electronically

transfer client funds from a client account at a third party financial institution to ~~at least one~~ a client account at the financial ~~service~~ services provider;

  f)   notifying the client of the completed ACH-in transaction; and

  g)   enabling the client to modify the ~~authorization information and criteria~~ ACH-in transaction parameters.

14.   (currently amended) The method of claim 13, further comprising the step of storing ~~accepting~~ and acknowledging the modified ~~authorization information and criteria~~ ACH-in transaction parameters.

Claim 15 (canceled)

16.   (currently amended) The method of claim 14, wherein the ~~inputted authorization information and criteria~~ ACH-in transaction parameters comprises:

  a routing number ~~numbers~~ for a client third party financial institution,

  a ~~at least one~~ client account number at the client third party financial institution and financial service provider; and,

  an amount of funds to be transferred between ~~at least one~~ a client account in the client third party financial institution and ~~at least one~~ a client account at the financial service provider. ~~provider; and criteria indicating a recurring, non-recurring or one-time ACH-in transaction.~~